Official Statement

CITY OF LOMA LINDA

San Bernardino County, California

Municipal bonds -- Cilit -- Long Linda

Loma Linda - Economic contitions water-supply - Celit- Loma Linda

\$1,000,000 City of Loma Linda 1978 Water Bonds (General Obligations)

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Bids to be received by a representative of the City of Loma Linda at the office of Stone & Youngberg Municipal Financing Consultants, Inc., Suite 402, 1541 Wilshire Boulevard, Los Angeles, California 90017 on Tuesday, March 14, 1978 at 11:00 o'clock A.M.

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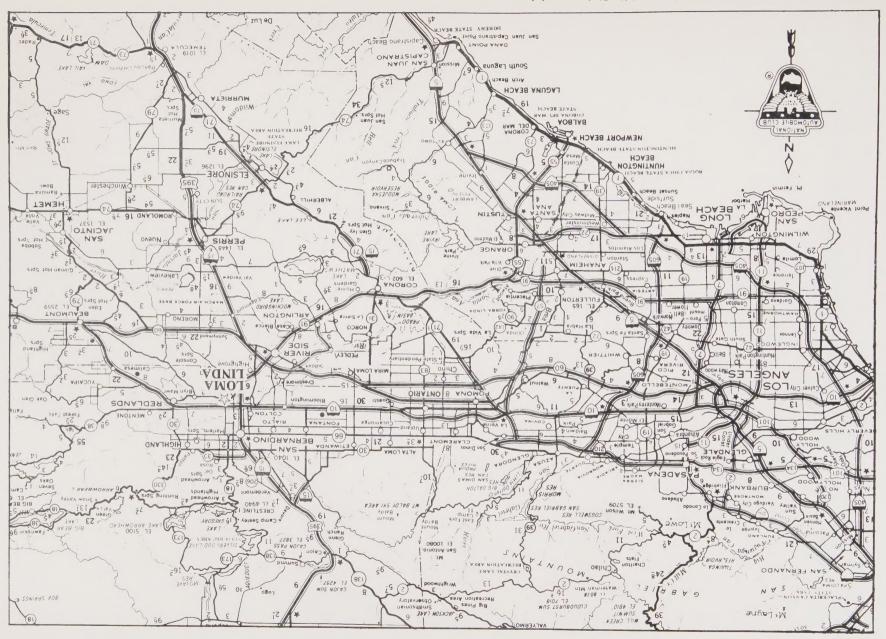
Stradling, Yocca, Carlson & Rauth, Newport Beach Bond Counsel

> CG Engineering, San Bernardino Consulting Engineers

Stone & Youngberg Municipal Financing Consultants, Inc.

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INTRODUCTION

The \$1,000,000 City of Loma Linda 1978 Water Bonds currently being offered for sale comprise the total principal amount authorized by a special election held in the City on May 31, 1977. The bonds were authorized by a vote of 933 yes to 108 no.

The City intends to meet bond principal and interest requirements from the proceeds of water service charges. However, the bonds are general obligations of the City of Loma Linda secured by the City's power and obligation to levy taxes without limitation as to rate or amount on all taxable property within the City (except for certain intangible property which is taxable at limited rates) for the purpose of paying bond service, to the extent other funds are not available for the purpose.

Although an initiative constitutional amendment to limit ad valorem taxes to one percent of market value will be placed before the voters of the State of California on June 6, 1978, the measure specifically exempts from the limitation the levy of taxes to meet debt service on obligations previously approved by the electorate. Accordingly, the City's obligation to levy taxes to meet debt service will not be affected by the outcome of the election on the initiative.

Proceeds from the sale of the 1978 Water Bonds will be used together with a contribution of \$680,000 from the United States Veterans Administration to construct improvements to the City water utility. The total cost of the project is estimated to be \$1,680,-000. The improvements will consist of the construction of a water reservoir, the installation of additional transmission and distribution lines, and the provision of two new wells.

The City of Loma Linda is located 59 miles east of Los Angeles and is about midway between the cities of San Bernardino and Riverside. Incorporated as a general law city on September 29, 1970, Loma Linda consists mainly of residiential areas and small commercial developments.

Loma Linda is noted for the wealth of health care resources within its city limits. Loma Linda University, with its main campus in the City, is well known for an outstanding medical curriculum and the 521-bed University Medical Center, opened in 1967. The United States Veterans Administration opened a hospital in Loma Linda on December 29, 1977, which will be a 500-bed facility when fully operational. A community hospital provides 120 beds and there are also two convalescent homes in the City.

The Loma Linda University Medical Center contains 500,000 square feet, including an 80,000 square foot research wing. The Center treats approximately 20,000 inpatients and 250,000 outpatients each year. It employes nearly 3,000 people.

Building activity within the City has been strong during the past two years, as evidenced by building permits with a total valuation of \$10,236,000 which were issued in 1976 (an increase of more than 500 percent from 1975) and \$16,893,000 issued in 1977. This despite the fact that there was a building moratorium in effect between May 1976 and October 1977 under which no new tentative tract maps were approved. Developments which had achieved tentative tract map approvals were exempt as were commercial developments. The moratorium was replaced in October 1977 with a growth management program which restricts new building to the level which can be accommodated by existing City facilities. Tentative tract map approvals are then allocated on the basis of such criteria as conformity to zoning and flood control requirements, overall design quality and architectural standards, and whether water, sewerage and other utilities are adequate to serve the development.

Loma Linda is a part of the San Bernardino-Riverside-Ontario Labor Market Area as designated by the State Department of Employment Development. The area includes all of Riverside and San Bernardino Counties. However, the majority of employment activities are concentrated in southeastern San Bernardino County and northeastern Riverside County. These areas are easily accessible to residents of Loma Linda via the area's freeway system, as is the more distant Orange County labor market.

THE BONDS

AUTHORITY FOR ISSUANCE

The \$1,000,000 City of Loma Linda 1978 Water Bonds described in this Official Statement are general obligation bonds being issued pursuant to Resolution No. 262 of the City Council of the City of Loma Linda, adopted February 14, 1978. The bonds constitute the total amount of bonds authorized at a special election held within the City on May 31, 1977, by a vote of 933 yes to 108 no.

SALE OF THE BONDS

Bids for the purchase of the bonds will be received on behalf of the City of Loma Linda at the offices of Stone & Youngberg Municipal Financing Consultants, Inc., 1541 Wilshire Boulevard, Suite 402, Los Angeles, California 90017, at or before 11:00 a.m. on Tuesday, March 14, 1978. The bids will be referred to the City Council for action at a meeting to be held later the same day. Details of the terms of sale are contained in the Notice Inviting Bids adopted February 14, 1978.

DESCRIPTION OF THE BONDS

The \$1,000,000 principal amount of Loma Linda 1978 Water Bonds will be issued in denominations of \$5,000. The bonds will be numbered from 1 to 200, inclusive, and will be dated April 1, 1978. The bonds will mature serially on April 1 of each year, as shown in the Schedule of Maturities on the following page.

Interest is payable semiannually on April 1 and October 1, beginning October 1, 1978. Both principal and interest are payable at the office of the City Treasurer, City of Loma Linda, California.

REDEMPTION PROVISIONS

The resolution of issuance provides that bonds maturing on or before April 1, 1990 are not subject to call or redemption prior to their fixed maturity dates. Bonds maturing on and after April 1, 1991, a principal amount of \$695,000, are subject to call and redemption as a whole or in part in inverse numerical order at the option of the City Council on any interest payment date on or after April 1, 1990, upon payment of the principal amount of each year or intervening fraction of a year between the date of redemption and the maturity date. The City will publish in a financial journal or financial newspaper published in the City of New York, New York, a notice of intended redemption at least 30 days but not more than 60 days prior to the redemption dates. Written notice of redemption is to be mailed by the City to the holders of any registered bonds designated for redemption.

SCHEDULE OF MATURITIES

	Principal		Principal
April 1	Maturing	April l	Maturing
1979	\$20,000	1992	\$40,000
1980	20,000	1993	40,000
1981	20,000	1994	45,000
1982	20,000	1995	45,000
1983	25,000	1996	50,000
1984	25,000	1997	50,000
1985	25,000	1998	55,000
1986	25,000	1999	60,000
1987	30,000	2000	65,000
1988	30,000	2001	65,000
1989	30,000	2002	70,000
1990	35,000	2003	75,000
1991	35,000		

REGISTRATION

The bonds will be issued as coupon bonds which will be registrable only as to both principal and interest and will be subject to discharge from registration, both at the option of the holder.

LEGAL OPINION

The unqualified opinion of Stradling, Yocca, Carlson & Rauth, Newport Beach, California, bond counsel for the City of Loma Linda, approving the validity of the bonds will be supplied free of charge to the original purchasers of the bonds. A copy of the legal opinion, certified by the official in whose office the original is filed, will be printed on each bond without charge to the successful bidder.

TAX EXEMPT STATUS

In the opinion of bond counsel, the interest on the bonds is exempt from present Federal income taxes and from State of California personal income taxes under existing statutes, regulations and court decisions, and the bonds are exempt from all California taxes except inheritance, gift and franchise taxes.

LEGALITY FOR INVESTMENT

The bonds are believed to meet the requirements for legal investments in California for all trust funds and the funds of insurance companies, commercial and savings banks, trust companies, and state school funds.

PURPOSE OF THE BONDS

The proceeds from the sale of the Bonds will be used to finance the acquisition and construction of the water system facilities for the City, as described in this Official Statement under "The Project".

SECURITY

The City intends to meet bond principal and interest requirements from the proceeds of water service charges. Notwithstanding this fact, however, the bonds are general obligations of the City of Loma Linda and the City has the power and is obligated to levy ad valorem taxes on all property within the City subject to taxation by the City (except for certain intangible personal property which is taxable at limited rates) without limitation as to rate or amount for the payment of bond principal and interest to the extent other funds are insufficient for the purpose.

PROPOSED PROPERTY TAX LIMITATION CONSTITUTIONAL AMENDMENT

An Initiative Constitutional Amendment, commonly known as the "Jarvis Initiative", providing for, among other things, certain property tax limitations, will appear on the state-wide ballot in June 1978. The office of the Attorney General of the State of California has, in accordance with applicable law, provided to the Secretary of State of the State of California the following summary of the Jarvis Initiative:

"PROPERTY TAX LIMITATION, INITIATIVE CONSTITUTIONAL AMENDMENT. Limits ad valorem taxes on real property to 1% of value except to pay indebtedness previously approved by voters. Establishes 1975-76 assessed valuation as base value of property for tax purposes. Limits annual increases in value. Provides for reassessment after sale, transfer or construction. Requires 2/3 vote of Legislature to enact any change in state taxes designed to increase revenues. Prohibits imposition by state of new ad valorem, sales or transaction taxes on real property. Authorizes specified local entities to impose special taxes except ad valorem, sales and transaction taxes on real property. Financial Impact: Would result in the loss of local property tax revenues of \$7 billion to \$8 billion annually and a reduction in state costs of about \$700 million in 1978-79 and \$800 million annually thereafter."

The City can neither predict whether or not the Initiative will be approved by the voters nor can it predict whether or not the validity of the Initiative will, if thereafter challenged, be upheld, in whole or in part, by the courts. Further, the City cannot make any predictions or give any assurances as to the exact ramifications of the Initiative, if approved, upon any ad valorem assessment relating to operations (as opposed to debt service obligation of the City.)

Since the Initiative provides that the limitation on ad valorem taxes or assessments on real property to 1% of value does not apply to ad valorem taxes or assessments to pay

indebtedness previously approved by the voters, the City believes that if the Initiative is approved, it will not limit the City's ability to levy ad valorem taxes for the payment of Bond principal and interest.

ESTIMATED ANNUAL BOND SERVICE

Table 1 presents an estimate of the total annual bond service for the 1978 Water Bonds based on an estimated interest rate of six and one-quarter percent (6-1/4%). The average annual bond service is approximately \$79,900.

Table 1 CITY OF LOMA LINDA 1978 WATER BONDS Estimated Annual Bond Service

Year Ended April 1	Principal Outstanding	Estimated Interest At 6-1/4%	Principal Maturing April l	Total Bond Service
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	\$1,000,000 980,000 960,000 940,000 920,000 870,000 870,000 790,000 790,000 760,000 660,000 620,000 580,000 580,000 535,000 490,000 440,000 390,000 335,000 275,000 210,000 145,000 75,000	\$ 62,500.00 61,250.00 60,000.00 58,750.00 57,500.00 55,937.50 54,375.00 52,812.50 51,250.00 49,375.00 47,500.00 45,625.00 43,437.50 41,250.00 38,750.00 36,250.00 33,437.50 30,625.00 27,500.00 24,375.00 20,937.50 17,187.50 13,125.00 9,062.50 4,687.50	\$ 20,000 20,000 20,000 25,000 25,000 25,000 25,000 30,000 30,000 30,000 35,000 35,000 (1) 40,000 (1) 45,000 (1) 45,000 (1) 50,000 (1) 50,000 (1) 60,000 (1) 65,000 (1) 75,000 (1)	\$ 82,500.00 81,250.00 80,000.00 78,750.00 82,500.00 80,937.50 79,375.00 77,812.50 81,250.00 77,500.00 80,625.00 78,437.50 81,250.00 78,750.00 81,250.00 78,750.00 78,437.50 80,625.00 77,500.00 79,375.00 80,937.50 80,937.50 82,187.50 78,125.00 79,062.50 79,687.50
	TOTALS	\$997,500.00	\$1,000,000	\$1,997,500.00

⁽¹⁾ Callable on and after April 1, 1990.

THE PROJECT

EXISTING FACILITIES

The City of Loma Linda lies within the Bunker Hill Basin of the Santa Ana River Basin. At the present time the City has four operating wells with an identified pumping capacity of 2,800 gallons-per-minute (GPM). The individual pumping capacity of the wells are as follows: Dart, 175 GPM; Court, 450 GPM; Nicks, 875 GPM; and Nies, 1,300 GPM. Loma Linda formerly operated seven wells, but the use of three wells was discontinued in July 1976, because of excessive nitrate levels which were not in compliance with newly enacted public health standards effective July 1, 1976. These three wells had a combined pumping capacity of approximately 775 GPM, or 22 percent of the city's existing production. The City has a current water storage capacity of 1.7 million gallons.

According to the City Engineer, the present water transmission system is adequate for existing uses. However, a problem could arise if there were a major fire, especially one at the Loma Linda University and Medical Center or at the Veterans Administration Hospital.

In order to provide additional protection against a potential water production problem, Loma Linda has executed agreements with the cities of San Bernardino and Redlands to obtain limited amounts of supplemental water.

The existing agreement with the City of San Bernardino provides for temporary service, interruptable upon 90 days' notice, to purchase up to 400 acre-feet (130 million gallons) per year and specifies a peak rate of delivery of 1,000 GPM (1,440,000 gal/day, if delivered continuously for 24 hours). Because of pressure differential however, the actual peak rate of delivery cannot exceed 850 GPM (1,224,000 gal/day). The agreement with the City of Redlands is essentially the same but it provides for emergency service only.

Loma Linda University has its own water production and transmission system. The system is reasonably self-sufficient but it can receive supplemental water from the City system if it is needed.

The Veterans Administration Hospital, which was recently opened on December 27, 1977, will receive its water supply from the City system. The VA engineers estimated the average daily consumption for the new hospital to be 244,000 gallons, equal to 169.4 GPM average flow on a 24-hour basis. Thus, the hospital will be the City's largest water user. The Veterans Administration has agreed to participate with the City in their fair share of the cost of a well. In the interim, the City of Loma Linda has entered into a second agreement with the City of San Bernardino to obtain an additional 300 GPM on a continuous basis for a minimum of three years to insure an adequate water supply for all of its users.

The tabulation below is a listing of the major water facilities which comprise the existing City of Loma Linda Water System plus the facilities to be constructed with the proceeds of the bonds currently being offered for sale.

CITY OF LOMA LINDA Summary of Water System Facilities

	Existing System	Proposed Construction	Totals
Wells			
Number	4	2	6
Capacity	2,800 GPM	2,400 GPM	5,200 GPM
Reservoirs			
Number	3	1	4
Capacity	1.7 MG	3.2 MG	4.9 MG
Transmission and Distribution Lines	200,000 ft.	22,000 ft.	222,000 ft.

PROJECT DESCRIPTION

The City of Loma Linda will construct improvements as follows, utilizing proceeds from the sale of water bonds:

- 1. Drilling and equipping two domestic water wells, each having a capacity of 1,200 gallons per minute (GPM)
- 2. Installation of 11,200 feet of 20-inch cement mortar-lined and coated steel water transmission main.
- 3. Installation of 6,000 feet of 12-inch cement mortar-lined, dipped and wrapped steel water transmission line.
- 4. Participation in the construction of a 3.2 million gallon water reservoir.
- 5. Participation in the installation of 4,800 feet of 24-inch cement mortar-lined and coated steel water transmission main.

Items 4 and 5 will involve participation with the Veterans Administration. The VA has agreed to contribute to the costs of the water system improvements because of the impact of their water usage on the system.

ESTIMATED PROJECT COSTS

Table 2 shows the preliminary estimate of the project costs as provided by the City's consulting engineers, CG Engineering of San Bernardino, California.

Table 2 CITY OF LOMA LINDA Estimated Project Costs and Sources of Funds	
Estimated Project Costs Construction Costs Contingencies, Engineering Land Acquisition Costs Incidentals	\$1,400,000 150,000 80,000 50,000
Total Project Costs	\$1,680,000
Sources of Funds Veterans Administration Contribution Bond Proceeds	\$ 680,000 1,000,000

WATER RATES

Total Funds

The major portion of the City's water revenue is derived from domestic services. The present water rate schedule was adopted in July 1977 and became effective September 1977. It represents an increase of approximately 25 percent over the previous rate schedule. The water rates have been essentially the same from October 1967 until 1977. However, there have been minor rate revisions since 1967 to make the rate schedule compatible with Electronic Data Processing (EDP) billings. The water rate schedule consists of two components, a minimum charge based upon meter size which includes a monthly minimum of 500 cubic feet and a quantity charge for usage in excess of the monthly minimum. The following table summarizes the present water rate schedule.

\$1,680,000

In order to offset the costs of developing, installing or constructing water wells and other facilities, the City Council adopted Ordinance 136 on March 22, 1976. The ordinance authorized the collection of a Water Reservoir Capacity and Projection Fee as a condition of approval of all developments in the City which utilized the City's water system. The City estimates that the income from these fees will be approximately \$573,750 for 1977-78 fiscal year. Because of the purpose for which the fees are being

collected and because of the desire of the citizens for new development to pay its own way, the City has stated that these fees will be available to cover debt service on the Bonds. The only restriction on the use of the fees was that they be used for expenses related to capital improvements. The water rates and fees will be subject to a periodic annual review to determine whether they should be revised.

CITY OF LOMA LINDA Water Rate Schedule

Minimum Charges

Meter Size	Quantity of Water Included In Minimum Monthly Charge	Minimum Monthly Charge
5/8 inch and 3/4 inch	500 cu. ft.	\$ 2.75
l inch	3,000 cu. ft.	9.50
l-1/2 inch	4,000 cu. ft.	12.20
2 inch	10,000 cu. ft.	28.42
3 inch	20,000 cu. ft.	57.44
4 inch 6 inch 8 inch 10 inch	30,000 cu. ft. 40,000 cu. ft. 45,000 cu. ft. 50,000 cu. ft.	88.44 119.44 134.94 150.44

Quantity Rate

	,	late Per
Excess Water Usage	Cu	ıbic Feet
Over Minimum-9,900 cu. ft. 10,000 to 19,900 cu. ft. Over 20,000 cu. ft.	\$	0.27 0.29 0.31

REVENUES AND EXPENSES

Table 3 presents a five-year summary of revenues and expenses for the City of Loma Water Utility. This summary was derived from the annual reports of the California State Controller. It does not reflect the rate increase approved in July of 1977.

Table 3
CITY OF LOMA LINDA - WATER UTILITY
Revenues and Expenditures

Fiscal Year:	1972/73	1973/74	1974/75	1975/76	1976/77
Operating Revenues:					
Retail Sales	\$151,630	\$172,520	\$177,057	\$188,435	\$179,993
Meter and Service Installation Charges	2,482	2,628	1,218	17,304	30,525
Other	-0-	467	115	836	1,552
Total Operating Revenues	\$154,112	\$175,615	\$178,390	\$206,575	\$212,070
Operating Expenditures:					
Source of Water Supply	\$ 1,419	\$ 1,744	1,582	\$ 2,988	\$ 5,141
Pumping	24,018	32,875	44,870	53,304	43,316
Water Treatment	1,146	702		1,602	-0-
Transmission and Distribution	45,760	52,668		78,609	91,103
Customer Accounts	1,440	2,929		4,133	
Administrative and General	4,051	4,051	8,688	12,589	41,561
Total Operating Expenses	\$ 77,834	\$ 94,969	\$145,333	\$153,225	\$189,294
Total Operating Income	\$ 76,278	\$ 80,646	\$ 33,057	\$ 53,350	\$ 22,776
Non-Operating Income	19,106	14,440	23,565	39,084	177,564
Total Operating and Non Operating Income	\$ 95,384	\$ 95,086	\$ 56,622	\$ 92,434	\$200,340
Non-Operating Expenditures	-0-	-0-	-0-	27,147	25,773
Net Income	\$ 95,384	\$ 95,086	\$ 56,622	\$ 65,287	\$174,567
Capital Outlays	103,179	83,090	46,926	27,495	61,071
Surplus	\$ (7,795)	\$ 11,996	\$ 9,696	\$ 37,792	\$113,496

Source: State Controller.

FINANCIAL DATA

ASSESSED VALUATION

The City of Loma Linda uses the facilities of San Bernardino County for the assessment and collection of taxes for city purposes. City taxes are assessed and collected at the same times and on the same tax rolls as are county, school, and special district taxes. Taxes are payable in two installments on November 1 and February 1 and become delinquent on December 10 and April 10, respectively.

The State Board of Equalization reports that 1977/78 San Bernardino County valuations average 24.7 percent of full value, except for public utility property, which is assessed by the State at 25 percent of full value.

The assessed valuations reflect two exemptions which do not result in any loss of revenue to the City or other local taxing agencies. One of these exempts \$1,750 of the valuation of an owner-occupied dwelling and the other exempts 50 percent of the assessed valuation of business inventories. Tax revenues lost as a result of these exemptions are reimbursed by the State to the individual taxing agencies.

A summary of the city's assessed valuation for the last five years is shown below.

CITY OF LOMA LINDA

Taxable Assessed Valuations for Revenue Purposes

Fiscal Year	Assessed Valuation For Revenue Purposes
2000/5/	\$10,070,700
1973/74	\$19,270,790
1974/75	20,241,735
1975/76	21,314,020
1976/77	23,348,975
1977/78	29,501,005

Source: San Bernardino County Auditor-Controller.

The following table shows the 1977/78 assessed valuation of the City of Loma Linda before and after giving effect to state reimbursed exemptions.

CITY OF LOMA LINDA 1977/78 Assessed Valuation

Tax Roll		Taxable Assessed Valuation	Homeowners and Business Inventory Exemptions	Assessed Valuation For Revenue Purposes
Secured Utility Unsecured	Total	\$22,872,710 1,965,010 2,578,335 \$27,416,055	\$1,924,100 160,850 \$2,084,950	\$24,796,810 1,965,010 2,739,185 \$29,501,005

Source: San Bernardino County Auditor-Controller.

TAX RATES, TAX LEVIES AND DELINQUENCIES

The City levied a property tax for the first time in fiscal year 1971/72 on property shown on the secured and utility rolls. Unsecured property was taxed for the first time in fiscal year 1972/73. The city's property tax rate for fiscal year 1977/78 is \$1.20 per \$100 assessed valuation.

Tax Code Area 1303 (1977/78 assessed valuation \$27,452,575) contains over 93 percent of the city's total assessed valuation. Total tax rates in this code area for the past five years are shown in the tabulation on the following page. The tax rates are applicable to all property unless specified otherwise.

CITY OF LOMA LINDA TAX CODE AREA 1303 Record of Tax Rates

	1973/74	1974/75	1975/76	1976/77	1977/78
County	\$ 3.1327	\$ 3.1466	\$ 3.1466	\$ 3.1616	\$ 2.8356
	1.2000	1.2000	1.2000	1.2000	1.2000
Schools County Service Areas Flood Control Zone	5.6980	5.4701	5.7005	5.6119	5.5334
	.3534	.2294	.2095	.1885	.1541
	.3000	.3000	.2822	.2600	.2986
Municipal Water Total, All Property	<u>.8500</u>	.9800	.9800	.9800	.9500
	\$11.5341	\$11.3261	\$11.5188	\$11.4020	\$10.9717
Soil Conservation (1) Water Conservation (1) Sanitation (2)	.0300	.0269	.0300	.0300	.0157 .0300 .0774
Total, All Rates	\$11.7791	\$11.6003	\$11.6960	\$11.4882	\$11.0948

⁽¹⁾ These rates are assessed against the value of land only.

The total secured taxes levied within the City for all purposes and secured tax delinquencies as of June 30 are shown in the summary below.

CITY OF LOMA LINDA

Summary of Tax Rates, Levies and Delinquencies

	Total		
Fiscal	Secured	Delinquency	as of June 30
Year	Tax Levy	Amount	Percent
1972/73	\$1,510,065	\$19,271	1.28%
1973/74	1,834,155	97,284	5.30
1974/75	1,917,230	63,663	3.32
1975/76	2,025,688	36,881	1.82
1976/77	2,344,209	37,643	1.61

Source: San Bernardino County Auditor-Controller.

⁽²⁾ These rates are assessed against the value of land and improvements. Source: San Bernardino County Auditor-Controller.

Table 4 shown below presents a five year summary of the City's revenues and expenditures, as reported to the California State Controller's office. The summary excludes the City water utility. The summary of revenues and expenditures of the City Water Utility appears in "The Project" section of this Official Statement. The City's general fund balance as of June 30, 1977 was \$219,099.07 as compared with \$191,670.17 on June 30, 1976.

Audit reports for the five years presented were prepared by Thomas, Byrne & Smith, Certified Public Accountants, of Riverside, California and are on file with the City.

Table 4
CITY OF LOMA LINDA
Five-Year Summary of Revenues and Expenditures

Fiscal Year:	1972/73	1973/74	1974/75	1975/76	1976/77
REVENUES					
Property taxes	\$258,735	\$302,526	\$299,321	\$325,639	\$326,066
Other taxes	93,049	113,934	175,077	197,765	229,667
Licenses and permits	2,366	28,718	4,610	100,396	199,519
Fines and penalties	18,301	25,895	30,652	26,923	28,970
Use of money and property	28,431	50,145	41,930	41,218	54,815
From other agencies	369,630	569,569	455,038	468,671	626,445
Current service charges	94,152	93,897	55,432	218,742	371,568
Other revenues	22,989	21,078	7,097	68,858	121,711
Total revenues	\$887,653	\$1,205,762	\$1,069,157	\$1,448,212	\$1,958,761
EXPENDITURES (1)					
General government	\$252,830	\$257,346	\$288,362	\$340,593	\$405,737
Public safety	178,089	192,250	219,760	288,254	308,294
Public works	283,932	311,398	347,085	444,770	567,476
Parks and recreation Contributions to city	9,159	6,566	14,007	37,431	34,181
owned enterprises	-0-	-0-	-0-	-0-	27
Capital outlays	89,417	315,918	167,457	236,804	354,239
Capital Callays		313,316	107,437	230,804	334,239
Total expenditures	\$813,427	\$1,083,478	\$1,036,671	\$1,347,852	\$1,669,954
NET REVENUES					
(EXPENDITURES)	\$ 74,226	\$ 122,284	\$ 32,486	\$ 100,360	\$ 288,807

⁽¹⁾ The City had no expenditures for Health services and Library services in any of the years shown.

Source: State Controller.

DIRECT AND OVERLAPPING DEBT

The City of Loma Linda has no direct general obligation debt at present. However, the City has merged the Loma Linda Sanitation District which currently has outstanding \$275,000 of general obligation bonds with a final maturity date of July 1, 1987. Table 5 shows a statement of the City's direct and overlapping bonded debt.

Table 5
CITY OF LOMA LINDA
Statement of Direct and Overlapping Bonded Debt

1977/78 Assessed Valuation Estimated Market Value Population \$ 29,501,005(1) \$119,342,000(2) 11,679(3)

Debt Applicable March 14, 1978 Percentage Amount (4) San Bernardino County Service Area #2 100.000% \$ 315,000 San Bernardino County Flood Zone 2 0.138 756 Loma Linda Sanitation District 100.000 275,000 South San Bernardino County Water District 0.006 San Bernardino Valley Municipal Water District 3.255 751,905 Colton Joint School District, Colton Joint Union High School District and Unified School District 0.639-1.463 36,328 Redlands Unified School District 14.785-44.644 842,194 City of Loma Linda \$1,000,000 Gross Direct and Overlapping Debt \$3,221,191 Less: City Water Bonds (100% self supporting) 1,000,000 \$2,221,191 Net Direct and Overlapping Debt

	Percentage Of		
	Assessed	Market	Per
	Valuation	Value	Capita
Assessed Valuation	- %	- %	\$ -
Gross Direct Debt	3.390	0.838	2,526
Net Direct Debt	-	_	~
Gross Direct and Overlapping Debt	10.919	2.699	276
Net Direct and Overlapping Debt	7.529	1.861	190

⁽¹⁾ Before deduction of homeowners' and business inventory exemptions which do not result in any loss of revenue since an amount equal to the taxes which would otherwise be payable on such exempt values is made up by the State of California.

⁽²⁾ The State Board of Equalization reports that San Bernardino County assessed valuations for 1977/78 averaged 24.7 percent of full cash value except for utility property which is assessed by the State, reportedly at 25% percent of average state-wide full cash value.

⁽³⁾ Population used by State Controller as basis for apportionment of subventions to City.

⁽⁴⁾ Excludes sales, if any, between February 14, 1978 and March 14, 1978, except for \$1,000,000 of City Water Bonds currently being offered for sale. Also excludes \$142,415 of bonds secured by levies to San Bernardino County, \$5,935,829.16 of San Bernardino County 1915 Act assessment bonds and \$200,000 of City of Loma Linda 1915 Act assessment bonds.

EMPLOYEE RETIREMENT

Most general employees of the City are covered under Social Security. This includes employees hired under the Comprehensive Employment Training Act (CETA). Safety employees are not covered. Both the City and employees contribute 6.05 percent of wages to Social Security beginning January 1, 1978. Prior to that time, the contribution rate was 5.85 percent for both.

All City employees are covered under the Public Employees' Retirement System of the State of California. Through June 30, 1977, the City contributed an amount equal to 8.32 percent of general employee wages and 13.209 percent of safety employee wages. Rates for general employees increased by one percent on July 1, 1977 to 9.32 percent. City contributions for safety employees increased by .096 percent to 13.305 percent effective July 1, 1977. The employees contributions equal seven percent of wages for general employees and nine percent for safety employees.

The State of California Public Employees' Retirement System was originally established in 1931. The System is governed by an eleven member Board of Administration. Administration functions are carried out under the direction of an Executive Officer with a current staff of approximately 475. As of June 30, 1976, there were 543,436 members of which approximately 9% were classified as "safety" members (principally fire and police employees) and the balance were classified as "miscellaneous" members (management, administrative, staff, operational and clerical employees).

Approximately 33% of the members are state personnel and the balance (67%) are public agency personnel. As of June 30, 1976, the System provided retirement, death and survivor benefits under 944 contracts for about 1,950 public agency employers (cities, counties, and other public agencies) with 364,116 members. The System's funding is by employer and employee contributions together with investment income. Contributions fluctuate yearly depending on the number of members and their respective salary schedules. The annual contribution by the State of California for the 1975 and 1976 fiscal years, as reported by the State Controller, was \$231,057,854 and \$289,502,746, respectively. The System's financial statements are prepared on an accrual basis of accounting and the System's auditor is Coopers & Lybrand, Sacramento, California. Citicorp Investment Management, Inc., San Francisco, provides investment advisory services. The System's actuarial activities are conducted internally on a continuous basis, with an experience analysis being conducted no less than every four years.

Total assets of the System at June 30, 1976 were \$7,910,606,976, according to the Annual Report of the State Controller. Of this amount, reserves of \$7,862,480,565 were available for benefits. Comparable figures for June 30, 1975 were \$7,010,807,246 and \$6,966,356,482, respectively. The unfunded obligation of the System was determined to be \$6,753,964,123 at June 30, 1976 by the independent auditors. The total unfunded obligation does not take into account the provisions of Chapter 187, Statutes of 1975, which prescribed a new increased contribution rate by the state with respect to state miscellaneous members.

The amount of the respective unfunded liabilities will vary from time to time depending upon the actuarial assumptions utilized, rates of return and salary scales. The present System policy is designed to satisfy the unfunded obligation by the year 2000.

THE CITY

The City of Loma Linda is located 59 miles east of Los Angeles, 103 miles north of San Diego and 470 miles southeast of San Francisco. It is about midway between the cities of San Bernardino and Riverside, and is an integral part of the metropolitan area which has developed in and around those two communities.

Loma Linda is noted for the wealth of health care resources within its city limits. Loma Linda University, with its main campus in the city limits, is world famous for an outstanding medical curriculum and the University Medical Center, opened in 1967. The United States Veterans Administration opened a hospital in Loma Linda on December 29, 1977, which will be a 500 bed facility when fully operating. There is also the 120 bed Community Hospital and two convalescent hospitals which provide additional health care to the citizens of Loma Linda and surrounding areas.

The City otherwise consists of residential areas and small commercial developments. Citrus groves in the area are gradually giving way as development of the metropolitan core continues.

Incorporated as a general law city on September 29, 1970, Loma Linda operates under the council-manager form of government. The City Council has five members including the Mayor who is chosen by the council members. The council members are elected at large for four year terms. There is currently one vacancy on the Council. The City has approximately 31 regular employees and 33 CETA workers.

POPULATION

There is no United States census data available as the City was incorporated subsequent to the last census poll.

The City's population at January 1, 1977, was estimated to be 7,975, according to the California Department of Finance. However, this agency does not include the student population of Loma Linda University in its estimate. The State Controller's office apportions fees and taxes collected at the state level to Loma Linda based upon an estimated population of 11,679.

EMPLOYMENT

The State Department of Employment Development combines San Bernardino County with Riverside County for the purposes of reporting current employment in the

Riverside-San Bernardino-Ontario Metropolitan Area. The City of Loma Linda is located within this area.

The tabulation below summarizes employment patterns by major category in this Metropolitan Area, taken from the most recent quarterly returns of private employers and government entities reporting payroll taxes.

Government, trade, manufacturing and services are the principal sources of jobs in this labor market area. More than 25 percent of all employed civilians work for government agencies. Of this group, over 84 percent work in state and local government, with the remainder holding positions in federal service.

Trade and services have been the most rapidly expanding industry groups. Retail trade jobs have been increasing as a result of new shopping centers opening in both smaller communities and the larger cities. Retail jobs account for over 83 percent of the total jobs in the trade category.

In manufacturing, durable goods plants account for over 72 percent of all factory workers. Primary metals and transportation equipment report the largest aggregate payrolls in the manufacturing sector, followed by the stone-clay-glass industries.

RIVERSIDE-SAN BERNARDINO-ONTARIO LABOR MARKET AREA Civilian Employment by Industry (1)

Industry	November 1977	November 1976
Manufacturing	54,000	53,600
Construction	14,800	13,000
Transportation, Communications & Utilities	20,500	19,100
Trade	86,200	83,700
Finance, Insurance & Real Estate	14,000	13,700
Services	74,500	71,800
Government	97,200	91,600
Agriculture, Forestry, Fisheries	20,900	20,200
Mining	2,600	2,200
Total	384,700	368,900

⁽¹⁾ Excludes employers, own-account workers, unpaid family workers and domestic servants.

Source: California Department of Employment Development

Major employers in the San Bernardino-Riverside-Ontario Labor Market Area are listed in the table below:

SAN BERNARDINO-RIVERSIDE-ONTARIO LABOR MARKET AREA Selected Major Employers

Employer	Product/Service	Number Of Employees
Manufacturing Employment:		
Amax Aluminum Mill Products, Inc., Riverside	Aluminum sheet, tubing	1,100
Bourns, Inc., Riverside	Electronic components	1,600
Deutsch Co., Banning	Electronic components	900
E. L. Yeager Construction Co., Rubidoux	Heavy construction, concrete	850
Fleetwood Enterprises, Riverside	Mobile homes, recreation vehicles	1,450
Freightliner Corporation, Chino	Trucks	501-1,000
General Electric Company, Ontario	Appliances, aviation services	Over 1,000
Kaiser Steel Company, Fontana	Iron, steel, structural shapes	9,000
Kerr-McGee Chemical Corporation, Trona	Potash, borax	501-1,000
Lockheed Aircraft Service Co., Ontario	Aircraft maintenance	Over 1,000
Press-Enterprise Co., Riverside	Printing, publishing	585
Riverside Cement Co., Riverside	Cement	600
Sunkist Growers, Ontario	Orange products	750-975
Rohr Industries, Riverside	Aircraft components	1,040
Non-Manufacturing Employment:		
Central City Mall, San Bernardino	Regional shopping center	3,000
Inland Center Mall, San Bernardino	Regional shopping center	2,500
Kasler Corporation	Highway construction	250-500
Loma Linda University & Hospital	University and hospital	5,500
March Air Force Base, Riverside	Defense (civilians only)	1,300
Norton Air Force Base, San Bernardino	Defense (military and civilians)	11,000
Pacific Telephone Company	Utility Utility	800
Riverside County	County government	4,000
Riverside School District	Unified school system	2,500
San Bernardino County	County government	7,000
San Bernardino School District	Unified school system	3,000
San Bernardino State College	State college	525
San Bernardino Valley College	Community college	700
Santa Fe Railroad	Transportation	3,000
Southern Pacific Railroad	Transportation	1,200
Southern California Edison	Electrical-utility	600
TRW Systems Group	Research/program management	750
University of California, Riverside	Education	3,600

Sources: San Bernardino Economic Development Department and Riverside County Department of Development.

The following chart shows a summary from 1972-1977 of the civilian labor force, employment and unemployment for the Riverside-San Bernardino-Ontario Labor Market Area. The statistics are based upon the number of people residing within the Labor Market Area even though they may not work within the area. The figures also include employers, own-account workers, unpaid family workers and domestic servants. The figures shown are the yearly averages for the periods stated unless otherwise indicated.

RIVERSIDE-SAN BERNARDINO-ONTARIO LABOR MARKET AREA Civilian Labor Force, Employment and Unemployment

Year	Labor Force	Employment	Unemployment	Unemployment Rate (1)
1972	441,000	409,000	32,000	7.3%
1973 1974	458,000 486,000	427,000 444,000	31,000 42,000	6.8 8.6
1975 1976	482,000 485,000	435,000 437,000	47,000 48,000	9.8 9.9
1977 (2)	491,000	449,000	42,000	8.5

⁽¹⁾ Unadjusted for seasonal changes.

Source: California Department of Employment.

BUILDING ACTIVITY

The tabulation on the following page summarizes the value of building activity in the City of Loma Linda for the calendar years 1972-1976 and for the period of 1977 for which figures are available.

As depicted in the tabulation, total valuations declined in 1974 and 1975. However, the 1976 total valuations exceeded the 1975 figure by more than 500 percent. The total valuations for 1977 (\$16,893,000) is 65 percent greater than the total valuations for 1976 (\$10,236,000). New dwelling units for 1976 totalled 241 and 298 for 1977.

⁽²⁾ Average figures for January-November 1977.

CITY OF LOMA LINDA Building Permit Valuations and New Dwelling Units						
Calendar Year:	1972	1973	1974	1975	1976	1977
VALUATION (Dollars in			4 055	.	A 0 505	610 400
Residential Non-Residential	\$2,777 <u>803</u>	\$4,843 <u>678</u>	\$ 355 <u>3,408</u>	\$ 965	\$ 8,505	\$10,423
Total Valuation	\$3,580	\$5,521	\$3,763	\$1,557	\$10,236	\$16,893
NEW DWELLING UNITS						
Single Family	47	162	6	21	165	148
Multiple Dwellings	136	83	2	0	76	150
Total Units	183	245	8	21	241	298

Source: "California Construction Trends", Security Pacific Bank and San Bernardino County.

In May 1976, the Loma Linda City Council placed a moratorium on tract map approvals for developments of five dwelling units or more because of the need for additional water facilities to service them. Developments for which tentative tract maps were on file before the moratorium became effective were exempt. Commercial development was also exempt.

The moratorium was lifted October 1977, and replaced with a Growth Management Program. The City Engineer made a determination that the existing water facilities were adequate for approximately 600 new connections.

The City Council established a 9-member Residential Development Review Board which reviews development allotment applications and the tentative tract maps based upon certain criteria and then recommends that the Council approve or disapprove the application. The criteria used include conformity of the building to zoning and flood control requirements; whether its sewer, water and utility needs can be adequately serviced; and overall design quality and architectural standards.

In 1977, the Council set a limit on application approvals of 500. Only 432 applications were approved. The Council has set the limit for 1978 at 214.

Construction of the United States Veterans Hospital in Loma Linda was recently completed at a cost of approximately \$56.6 million and officially opened December 29, 1977. The 500 bed facility has 500 employees now. The hospital is gradually phasing in operations and expects to be fully activated in 18 to 24 months from its opening. It expects to have 1200-1300 employees and 86-100 staff physicians at that time. The projected budget for the 1979 fiscal year is \$32 million with 80 percent of that total budgeted for payroll.

A summary of some of the larger building permits issued by the City in 1977 is shown below.

CITY OF LOMA LINDA Major Building Permits - 1977

Issued To	Structure	Amount
Loma Linda University El Dorado Properties El Dorado Properties Continental Service Company James Jesse Loma Linda Dialysis Center Loma Linda University Physical Plant	Outpatient Clinic Office Building A Office Building B Bank Hotel Medical Building Utility Tunnel	\$2,577,216 896,280 896,280 317,632 256,784 220,308 200,000
	Total:	\$5,364,500

Source: "California Construction Trends", Security Pacific National Bank and San Bernardino County.

LOMA LINDA UNIVERSITY AND MEDICAL CENTER

Loma Linda University is a two-campus Seventh Day Adventist coeducational institution established in 1905. The former La Sierra College, situated at the west edge of the City of Riverside, merged with the University in 1967. Eight schools now comprise the University. Approximately 500 to 575 full-time faculty members staff the eight schools. In addition, part-time and volunteer teachers, especially clinicians in the professional curriculums, bring the total to more than 1,300.

On the Loma Linda campus, 2,200 students enroll annually in the professional curriculums offered by the schools of Allied Health Professions, Dentistry, Health, Medicine, and Nursing.

Another 2,800 students enroll annually in the College of Arts and Sciences and the School of Education on the La Sierra campus. Graduate programs are offered at both campuses through the Graduate School.

Loma Linda University opened its nine-story, 521 bed Medical Center in July, 1967. The building has 550,000 square feet of floor space including an 80,000 square-foot research wing. The Medical Center owns and operates two helicopters completely equipped with oxygen, suction, portable cardiac monitoring equipment and other life-saving instruments. The helicopter service is available to all hospitals in the area on a 24-hour, seven-day-a-week basis.

The Medical Center treats approximately 20,000 in-patients annually and schedules 250,000 out-patients each year. There are 576 physicians affiliated with the Center (185 active, 170 courtesy, and 221 interns and residents). Nearly 3,500 of the 5,500 employees on the Loma Linda campus work in the Medical Center.

EDUCATION

Public and Seventh Day Adventist schools provide Loma Linda residents with an excellent educational program through the high school level. Many community colleges and universities are within 30 minutes commuting distance from Loma Linda, including Crafton Hill Community College; San Bernardino Valley College; University of California at Riverside; California State College, San Bernardino; the Claremont Colleges; and the University of Redlands.

COMMERCIAL ACTIVITY

Taxable transactions for Loma Linda were over \$10 million in 1976. During the five-year period from 1972-1976, the city's taxable sales increased by approximately 63 percent.

During the first half of 1977, taxable transactions for all outlets totaled \$5,537,000 an increase of more than 6 percent over the same period of 1976, when the figure was \$5,188,000. No breakdown by type of outlet is available.

Taxable sales transactions for the City are shown in the tabulation on the following page.

CITY OF LOMA LINDA

Taxable Sales Transactions (Dollars in Thousands)

	Re	etail Sales	Total Sales		
Year	Outlets	Transactions	Outlets	Transactions	
1972 (1)	31	\$3,251	141	\$6,340	
1973	36	3,780	141	7,548	
1974	38	4,499	140	8,363	
1975	40	4,857	155	8,808	
1976	38	5,599	160	10,325	
1977 (2)	39	2,875	165	5,537	

⁽¹⁾ Sales of gasoline for highway use became taxable July 1, 1972.

Source: State Board of Equalization

AGRICULTURE

The fertile San Bernardino Valley, extending about 40 miles in an east-west direction, is a major agricultural area. It forms a part of the citrus belt of Southern California, and also is a leading producer of dairy products. The economy of Loma Linda benefits substantially from the agricultural activity of the area.

Commercial farm production for San Bernardino County in 1976 had a gross production value of more than \$343 million. This was an all-time high and 12 percent greater than 1975, also a record year. Nineteen commodities have an annual valuation in excess of \$1 million, as reflected in the tabulation shown below.

SAN BERNARDINO COUNTY Million Dollar Crops in 1976

1.	Milk	\$190,040,000	11.	Lemons	\$3,641,000
2.	Eggs	65,590,000	12.	Grapes	1,801,000
3.	Cattle and Calves	18,241,000	13.	Apples	1,783,000
4.	Alfalfa Hay	8,948,000	14.	Grain Hay	1,588,000
5.	Turkeys	8,457,000	15.	Grapefruit	1,588,000
6.	Nursery Products	5,681,000	16.	Pasture-Permanent	1,328,000
7.	Chicken Fryers	5,599,000	17.	Hogs and Pigs	1,104,000
8.	Navel Oranges	4,986,000	18.	Baby Chicks	1,059,000
9.	Valencia Oranges	4,069,000	19.	Sudan Grass	1,051,000
10.	Pullets	3,690,000			

Source: San Bernardino County Agricultural Commissioner

⁽²⁾ Figures are for the period January-June, 1977.

Milk and eggs are the leading farm products, accounting for 75 percent of total output. The County has 300 dairies and is the leading milk producing county in the nation. Gross values of agricultural production for the past five years are shown below.

SAN BER	NARDINO C	YTNUC		
Value of	Agricultura:	l Production	(\$000	omitted)

Commodity	1972	1973	1974	1975	1976
All Crops All Poultry Other Livestock	\$ 35,391 43,106 114,977	\$ 48,836 79,699 134,916	\$ 41,850 73,492 176,098	\$ 39,976 73,485 194,488	\$ 45,324 85,255 212,687
Total	\$193,474	\$263,451	\$291,440	\$307,949	\$343,266

Source: San Bernardino County Agricultural Commissioner.

Other agricultural areas in the western states have been experiencing crop losses due to drought conditions. However, according to the County Agricultural Commissioner, no serious crop damage nor substantial reduction in yield is expected in San Bernardino County.

TRANSPORTATION

Omnitrans provides local bus service. The Southern California Rapid Transit Authority operates the bus service between San Bernardino, Riverside, Los Angeles, and other metropolitan area cities. Greyhound Lines and Continental Trailways provide transcontinental service from nearby San Bernardino. Tri-City Airport with landing facilities for small planes is located just northwest of the city limits. Ontario International Airport with its commercial freight and passenger service is located at Ontario, 25 miles west of Loma Linda. Riverside Municipal Airport, about 15 miles southwest of the City, has commuter flights to Los Angeles International Airport. The area is served by the Southern Pacific, Santa Fe and Union Pacific railways.

UTILITIES

Utility services to the community are provided by the following suppliers.

Gas	Southern California Gas Company.
Electricity	Southern California Edison Company.
Telephone	General Telephone Company, Pacific Telephone Co.
Water	City of Loma Linda (except to Loma Linda University
	which has its own wells and distribution system).
Sanitation	City of Loma Linda.

The table below gives a five year summary of utility connections for the water and sewer services, the two city-operated utilities.

CITY OF LOMA LINDA Utility Connections					
As of December 31:	1973	1974	1975	1976	1977
Water connections Sewer connections	1,800 2,335	1,907 2,460	1,915 2,499	1,934 2,755	2,058 2,939
Source: City of Loma	 Linda				<u>I</u>

RECREATION AND CULTURE

In addition to lectures and musical programs sponsored by Loma Linda University, quality musical entertainment and outstanding lectures by nationally known speakers are available at educational institutions in the area. The Redlands Bowl, founded in 1923, presents programs of music and drama twice weekly during July and August of each year. An hour's drive beyond Redlands is world famous Palm Springs, site of the Aerial Tramway that rises to the crest of 10,805 foot Mt. San Jacinto.

The San Bernardino County Museum, located in Redlands, features displays and programs in Art, History, Natural History, Geology and Archeology.

In the nearby San Bernardino Mountains, well-known resort areas such as Lake Arrowhead, Big Bear Lake and Angeles Crest Forest offer swimming, water skiing, fishing and horseback riding. Resorts noted for snow skiing include Snow Valley, Wrightwood and Mt. Baldy. The Mt. San Gorgonio Wilderness area attracts many hikers, mountain climbers and bird watchers.

The beaches, sports events and recreational attractions of Los Angeles and other Southern California areas are a one or two hour drive from Loma Linda.

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